



Doonan, Graves & Longoria LLC

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

September 21, 2022

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Edward A. Coombs
2185 Sanford Road
Wells, ME 04090

Certified Article Number

9414 7266 9904 2200 4606 34

SENDER'S RECORD

Mildred N. Coombs
2185 Sanford Road
Wells, ME 04090

Certified Article Number

9414 7266 9904 2200 4606 41

SENDER'S RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 2185 Sanford Road, Wells, ME 04090
Loan Number:
Payment Due Date: March 1, 2017

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, U.S. Bank National Association, as Trustee, Successor in interest to Bank of America, National Association as Successor by Merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2006-HE8 and the Owner/Investor, U.S. Bank National Association, as Trustee, Successor in interest to Bank of America, National Association as Successor by Merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2006-HE8 pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc. as nominee for Bear Stearns Residential Mortgage Corp. its successors



and assigns (if MERs) dated July 20, 2006 and recorded in the York County Registry of Deeds in Book 14928, Page 727. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Amount of Past Due Payments	\$66,848.59
Unapplied Balance	-\$147.00

TOTAL TO CURE DEFAULT: \$66,701.59

A portion of the amount due is reasonable interest in the amount of \$40,824.09.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$66,701.59 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Select Portfolio Servicing, Inc., Payment Processing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank National Association, as Trustee, Successor in interest to Bank of America, National Association as Successor by Merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2006-HE8, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank National Association, as Trustee, Successor in interest to Bank of America, National Association as Successor by Merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2006-HE8 is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

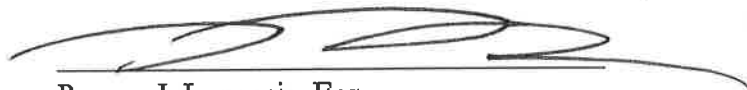
NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Select Portfolio Servicing, Inc.
U.S. Bank National Association, as Trustee,
Successor in interest to Bank of America,
National Association as Successor by Merger
to LaSalle Bank National Association, as

Trustee for Certificateholders of Bear Stearns
Asset Backed Securities I LLC, Asset-Backed
Certificates, Series 2006-HE8

by its attorney

A handwritten signature in black ink, appearing to read 'Reneau J. Longoria', written over a horizontal line.

Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

52483

9/6/22, 12:31 PM

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

This listing is current as of 09/05/2022.

Agencies located in MAINE**Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM**Phone:** 207-973-3500**Toll Free:****Fax:****Email:** N/A**Address:** 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services:

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.penquis.org>**Agency ID:** 81649**Agency Name:** COASTAL ENTERPRISES, INCORPORATED**Phone:** 207-504-5900**Toll Free:** 877-340-2649**Fax:****Email:** jason.thomas@ceimaine.org**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services:

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.ceimaine.org>**Agency ID:** 80985**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION**Phone:** 207-866-6545**Toll Free:****Fax:****Email:** N/A**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** OWEESTA CORPORATION**Website:** <http://www.fourdirectionsmaine.org>**Agency ID:** 83879**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION**Phone:** 207-553-7780-3347**Toll Free:** 800-339-6516**Fax:** 207-553-7778**Email:** ndigeronimo@avestahousing.org**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

Counseling Services:

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** www.avestahousing.org**Agency ID:** 81144**Agency Name:** AROOSTOOK COUNTY ACTION PROGRAM, INC.**Phone:** 207-764-3721**Toll Free:****Fax:**

9/6/22, 12:31 PM

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

Email: N/A

Address: 771 Main St

Presque Isle, Maine 04769-2201

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: MAINE STATE HOUSING AUTHORITY

Website: <http://www.acap-me.org>

Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY

Phone: 207-324-5762

Toll Free:

Fax: 207-490-5026

Email: meaghan.arzberger@yccac.org

Address: 6 Spruce Street

SANFORD, Maine 04073-2917

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.yccac.org>

Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

Phone: 207-333-6419

Toll Free: 800-866-5588

Fax: 207-795-4069

Email: homequest@community-concepts.org

Address: 17 Market Sq

South Paris, Maine 04281-1533

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <https://www.ccimaine.org/>

Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

Phone: 207-859-1500

Toll Free: 800-542-8227

Fax:

Email: housing@kvcap.org

Address: 101 Water St

Waterville, Maine 04901-6339

Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.kvcap.org>

Agency ID: 81685

Matthew Kelly

From: Nobody <nobody@informe.org>
Sent: Wednesday, September 21, 2022 3:04 PM
To: Matthew Kelly
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: U.S. Bank National Association, as Trustee, Successor in interest to Bank of America, National Association as Successor by Merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2006-HE8 What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

Consumer Information

Consumer First name: Edward
Consumer Middle Initial/Middle Name: A.
Consumer Last name: Coombs
Consumer Suffix:
Property Address line 1: 2185 Sanford Road Property Address line 2:
Property Address line 3:
Property Address City/Town: Wells
Property Address State:
Property Address zip code: 04090
Property Address County: York

Notification Details

Date notice was mailed: 9/21/2022
Amount needed to cure the default: 66701.59 Consumer Address line 1: 2185 Sanford Road Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Wells
Consumer Address State: ME
Consumer Address zip code: 04090

CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

Matthew Kelly

From: Nobody <nobody@informe.org>
Sent: Wednesday, September 21, 2022 3:06 PM
To: Matthew Kelly
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: U.S. Bank National Association, as Trustee, Successor in interest to Bank of America, National Association as Successor by Merger to LaSalle Bank National Association, as Trustee for Certificateholders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2006-HE8 What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

Consumer Information

Consumer First name: Mildred
Consumer Middle Initial/Middle Name: N.
Consumer Last name: Coombs
Consumer Suffix:
Property Address line 1: 2185 Sanford Road Property Address line 2:
Property Address line 3:
Property Address City/Town: Wells
Property Address State:
Property Address zip code: 04090
Property Address County: York

Notification Details

Date notice was mailed: 9/21/2022
Amount needed to cure the default: 66701.59 Consumer Address line 1: 2185 Sanford Road Consumer Address line 2:
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U.S. Postal Service®
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

USPS® ARTICLE NUMBER

9414 7266 9904 2200 4606 34

Certified Mail Fee	\$ 8.06
Return Receipt (Hardcopy)	\$
Return Receipt (Electronic)	\$
Certified Mail Restricted Delivery	\$
Postage	\$.57
Total Postage and Fees	\$8.63

**Postmark
Here**

Sent to:

Edward A. Coombs
2185 Sanford Road
Wells, ME 04090

Reference Information

MNK/MNK
Mildred N. Coombs, Edward A. Coombs
52483

PS Form 3800, Facsimile, July 2015

U.S. Postal Service®
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

USPS® ARTICLE NUMBER

9414 7266 9904 2200 4606 41

Certified Mail Fee	\$ 8.06
Return Receipt (Hardcopy)	\$
Return Receipt (Electronic)	\$
Certified Mail Restricted Delivery	\$
Postage	\$.57
Total Postage and Fees	\$8.63

**Postmark
Here**

Sent to:

Mildred N. Coombs
2185 Sanford Road
Wells, ME 04090

Reference Information

MNK/MNK
Mildred N. Coombs, Edward A. Coombs
52483

PS Form 3800, Facsimile, July 2015



Certificate Of Mailing

To pay fee, affix stamps or
meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

From:

Doonan Graves + Longoria
100 Cummings Center Suite 303C
Beverly MA 01915

USPS
CUMMINGS STATION
SEP 2022
BEVERLY MA 01915 Here

To:

Mildred N. Coombs
2185 Sanford Road
Wells, ME 04090

PS



Certificate Of Mailing

To pay fee, affix stamps or
meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

From:

Doonan Graves + Longoria
100 Cummings Center Suite 303C
Beverly, MA 01915

USPS
CUMMINGS STATION
SEP 2022
BEVERLY MA 01915

To:

Edward A. Coombs
2185 Sanford Road
Wells, ME 04090

PS





Doonan, Graves & Long

ATTORNEYS AT LAW | EXCELLENCE
100 CUMMINGS CENTER, SUITE
BEVERLY, MASSACHUSETTS 0



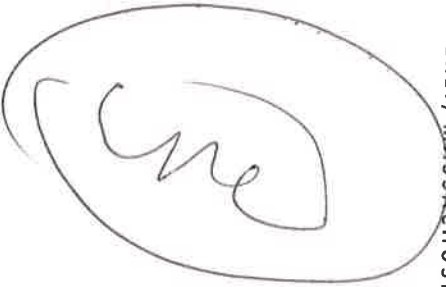
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FIRST-CLASS



US POSTAGE
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\$ 008.06
SEP 21 2022

Mildred N. Coombs
2185 Sanford Road
Wells, ME 04090



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CERTIFIED MAIL

NIXIE

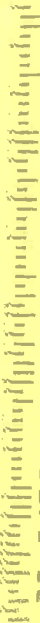
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7210/13/22

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

BC: 01915611599

*1221-03172-22-00



Doonan, Graves & Long

ATTORNEYS AT LAW | EXCELLENCE
100 CUMMINGS CENTER, SUITE
BEVERLY, MASSACHUSETTS 01



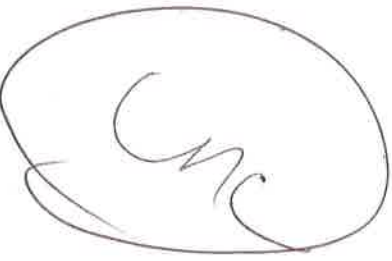
9414 7266 9904 2200 4606 34

FIRST-CLASS



US POSTAGE
ZIP 01915
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SEP 21 2022

Edward A. Coombs
2185 Sanford Road
Wells, ME 04090



UNC

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DATE

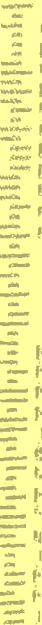
SEP 21 2022

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RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

BC: 01915611599

*1221-03172-22-00



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